Approximately three weeks before the next auction, the **AUCTION LIST** and **TERMS & CONDITIONS OF SALE** will be available at:

www.saratogacountyny.gov

and at the following locations:

Moreau Town Hall

351 Reynolds Road Moreau (518) 792-1030

Clifton Park - Halfmoon Public Library

475 Moe Road Clifton Park (518) 371-8622

Corinth Free Library

89 Main Street Corinth (518) 654-6913

Edinburg Town Hall

45 Military Road Edinburg (518) 863-2034

Stillwater Town Hall

881 Hudson Avenue Stillwater (518) 664-6148

TAX MAPS, TERMS AND CONDITIONS OF SALE AND AUCTION LISTS WILL BE AVAILABLE TO REVIEW AT:

Saratoga County Real Property Tax Services

35 West High St., Building #2 Ballston Spa (518) 885-5381 x 4451

Saratoga County Treasurer

40 McMaster St., Building #1 Ballston Spa (518) 884-4724



*** For other important data concerning the Real Property Tax Auction, please consult the Terms and Conditions of Sale and Information for Bidders available at the Real Property Tax Office or on Saratoga County's website below:

www.saratogacountyny.gov			

Saratoga County Tax Delinquent Real Property Auctions

www.saratogacountyny.gov

Real Property Tax Services Agency

35 West High Street
Building #2
Ballston Spa NY 12020

(518) 885-5381 x 4451 Fax (518) 884-4744

County Treasurer (518) 884-4724

How often are auctions held?

Twice a year, usually during March and September, at Building #5, 50 West High Street, Ballston Spa, N.Y. Time & date will be announced.

> For additional information go to:

www.saratogacountyny.gov

When does a property become eligible for tax delinquent property sale?

The foreclosure process usually allows the property to be sold approximately two years after the delinquent tax.

> Can a delinquent property owner redeem their parcel after it is sold at the auction?

No.

How are auctions conducted?

In general, by open bidding – no minimum or upset bid – bidder or agent must be present. No sealed bids or absentee bids. The County reserves the right to adopt special rules for unique properties.

> Does the County show properties or initiate eviction procedures?

No.

What type deed is given to a successful bidder?

A Quit Claim deed which conveys the County's interest in the property.

Do I have to pay the amount of taxes owed on the parcel?

You will not have to pay prior years' taxes. You will have to pay most current taxes with any penalties and interest. The County Treasurer's office will give you information relative to the amount of taxes you will have to pay.

What are some of the closing or administrative costs?

Advertising, deed recording and administrative fees.

When can I find out about Saratoga County Real Property Auctions?

The list is made available to the public approximately three weeks prior to the auction date and is usually published two weeks before the auction in the Daily Gazette and the Saratogian. The updated list and Terms and Conditions of Sale are also available on the Saratoga County website at:

www.saratogacountyny.gov

How do I locate a property listed for auction sale?

By checking County tax maps and the Saratoga County Highway Map with the corresponding data listed on the auction sheet and checking public records at town assessment offices.

What should I research if I'm interested in a parcel?

Bidders should thoroughly investigate the parcels on which they bid. <u>Investigate:</u>

- a. the status of the title and the location of the property.
- b. The existence of any liens, encumbrances or easements affecting the property on record at the Saratoga County Clerk's Office;
 - The effect, if any, of any local laws, ordinances, Adirondack Park Agency or Department of Environmental Conservation, Army Corps of Engineers regulations and/or other legal restrictions or conditions which may affect the premises, such as:
 - 1. zoning;
 - 2. subdivision regulations;
 - 3. sewerage or the presence of any possible toxic or harmful wastes;
 - 4. water:
 - 5. any and all other matters pertaining to public health;

- 6. presence of wetlands;
- d. Such other matters as the prospective purchaser or his/her agent deems appropriate.

Bidders should view the property, to the extent possible, before bidding. The auction is:

BUYER BEWARE

- At the auction, successful bidders will be required to pay a nonrefundable deposit in the amount of 10% of their bid but not less than \$200.00. All deposits will be credited towards the payment of the winning bid price. We will accept cash or a good personal check. Credit cards/debit cards will not be accepted.
- > A successful bidder who either fails to present valid payment on the date of the auction or who stops payment on their deposit will be prohibited from bidding in future County property auctions until: 1) the bidder has reimbursed the County for the amount owed for the deposit plus the amount of any bank fees incurred by the County as a result of the invalid deposit; and 2) the County has completed three (3) County property auctions subsequent to the bidder making full reimbursement to the County. The County will not accept any tender of payment of the bidder's deposit after the date of the **auction.** The balance, if any, must be remitted within thirty days after approval of the sale by the Board of Supervisors to Saratoga County Treasurer.
- Saratoga County reserves the right to withdraw any or all parcels listed for sale PRIOR to public auction.
- > Contiguous parcels may be sold together.
- > Auction properties are not open for inspection.
- > All sales are subject to the final approval of the Saratoga County Board of Supervisors.

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